



Order Filed on August 2, 2016  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

In Re:

Colin Michael Kelly  
Wendy Louise Kelly

Case No.: 16-17700-CMG  
Chapter: 7  
Hearing Date: 8/2/16  
Judge: Gravelle

**ORDER DISAPPROVING REAFFIRMATION AGREEMENT**

The relief set forth on the following page is hereby **ORDERED**.

DATED: August 2, 2016

A handwritten signature in black ink, appearing to read "Christine M. Gravelle".

Honorable Christine M. Gravelle  
United States Bankruptcy Judge

The reaffirmation agreement between the debtor(s) and Santander Consumer USA Inc.  
is NOT APPROVED.

However, the Court finds and concludes that the debtor(s) has fully complied with the deadlines of 11 U.S.C. § 521(a)(2), 521(a)(6) and 362(h). Accordingly, the creditor must seek further order of this Court to exercise any remedies under the subject installment loan agreement with respect to any pre-petition non-monetary defaults thereunder.

**Certificate of Notice Page 3 of 3**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Colin Michael Kelly  
 Wendy Louise Kelly  
 Debtors

Case No. 16-17700-CMG  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
 Form ID: pdf903

Page 1 of 1  
 Total Noticed: 1

Date Rcvd: Aug 02, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 04, 2016.

db/jdb +Colin Michael Kelly, Wendy Louise Kelly, 63 Brynmore Road, New Egypt, NJ 08533-1603

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 04, 2016

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 2, 2016 at the address(es) listed below:

Barry R. Sharer on behalf of Trustee Barry R. Sharer CShapiro@SharerPBS.com,  
 BSharer@SharerPBS.com;nj83@ecfcbis.com

Barry R. Sharer CShapiro@SharerPBS.com, BSharer@SharerPBS.com;nj83@ecfcbis.com

Denise E. Carlon on behalf of Creditor Wilmington Savings Fund Society, FSB, doing business as Christiana trust, not in its individual capacity, but solely as owner trustee for BCAT 2014-5ATT dcarlon@kmllawgroup.com, dcarlon@zuckergoldberg.com

William F. Saldutti, III on behalf of Creditor Wells Fargo Bank wsaldutti@slgcollect.com, kcollins@slgcollect.com

William H. Oliver, Jr. on behalf of Debtor Colin Michael Kelly bkwliver@aol.com

William H. Oliver, Jr. on behalf of Joint Debtor Wendy Louise Kelly bkwliver@aol.com  
 TOTAL: 6